Amendments to the Specification

Please replace paragraph [0025] of the specification with the following:

[0025] Referring to FIGS. 6 through 8, the buffer layer 130 is removed by wet etching to expose the semiconductor substrate 100 of the source region 105a and the drain region 105b (step S3). Here, an etching solution is used to etch the silicon oxide film buffer layer and is an ammonium hydroxide (NH4OH) solution at a temperature of 30Å to 80Å. Thus, an etching rate of the silicon oxide film increases, and the time required by the entire process can be greatly reduced. While an etching process is in progress, the first interlayer insulating film 150, which is a silicon oxide film formed by HDP CVD, is also etched. However, an etching rate of the first interlayer insulating film 150 is about 2Å per minute. Since the etching rate of the first interlayer insulating film 150 is slower than that of the buffer layer 130 as the etching rates of a mid-temperature oxide (MTO) film, the buffer layers 130, and the first interlayer insulating film 150 are about 5Å and hundreds of Å respectively while thousands of Å of the first interlayer insulating film 150 is etched per minute. Therefore, this wet etching hardly causes damage to the contact hole morphology considering changes in sizes of the contact hole.

Please replace paragraph [0026] of the specification with the following:

[0026] The etching solution should have a high etching rate with respect to the buffer layer 130 and a low etching rate with respect to the first interlayer insulating film 150. Thus, the etching solution is formed by combining ammonium hydroxide (NH4OH), hydrogen peroxide (H2O2), and deionized water. In particular, the etching solution of the oxide film should include 0.1 wt% through 1.0 wt% of ammonium hydroxide, and 4.0 wt% through 7.0 wt% of hydrogen peroxide. Thus, when the buffer layer 130 is etched, the first interlayer insulating film 150 can firmly maintain the self-aligned contact hole 160a. The etching solution including ammonium hydroxide (NH4OH) does not causes cause damage to the silicon substrate of the semiconductor substrate 100, and thus the source region 105a and the drain region 105b can be exposed without causing any defects or stress.